

Exhibit A

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See Reverse Side For Important Information

If you are considering a new home purchase or refinancing your existing mortgage, GMAC Mortgage is here to help. Simply call 1-800-964-4622 or visit www.gmacmortgage.com for fast, convenient service. Whichever method you choose, be sure to contact us today to apply, or to obtain more information on how we can help you with your home mortgage needs.

To Apply Online
www.gmacmortgage.com

To Apply by Phone
 1-800-964-GMAC (4622)

Convenient Payment Options

Automatic Payment Plan

By signing the box on the front of the statement, GMAC Mortgage is authorized to withdraw your scheduled payment on your due date from your bank account. Please understand that you must continue to remit monthly payments by check until written confirmation is received.

Enrolling in GMAC Mortgage's Automatic Payment Plan is quick and easy. First, have your bank routing number and bank account number available and then call us at 1-800-766-4622.

- Listen for the prompts to access your mortgage account information
- Enter your mortgage Account Number and Social Security Number
- Follow the prompts.

You can complete your enrollment, make changes to your existing Automatic Payment Plan information or request that an Automatic Payment Plan enrollment form be mailed directly to your home.

The diagram shows a check with the following fields labeled: 'Bank Routing Number' (First 9 digits from left), 'Bank Account Number', and 'Check Number'. The check number is shown as 10740141213561.

Online Payment Services — Pay your mortgage bills and view your mortgage account statement online! To get started simply register for Account Access at www.gmacmortgage.com, log-in, and follow the enrollment instructions.

Mortgage Accelerator — The bi-weekly payment option, available to qualified customers, could save you thousands of dollars on interest payments...call 1-800-335-6970 for more information (there are fees assessed with this program).

Mail or Express Mail — When making your mortgage payment, please detach the coupon portion and mail with your check or money order. Do not send cash. Do not send post dated checks. If paying more than the amount due, be sure to indicate on the coupon how to apply the excess money. Please write your account number on your check or money order.

If you use a third party bill payer service or if you do not have your mortgage payment coupon send to:

GMAC Mortgage, Attn: Payment Processing
 PO Box 79135, Phoenix, AZ 85062-9135

For Express Mail Only send to:

GMAC Mortgage, 6716 Grade Lane,
 Building 9, Suite 910, Louisville, KY 40213-1407

Pay by Phone — For information and the fee to use this quick and convenient service call 1-800-766-4622. Please have your bank routing number and bank account number available when you call.

Account Information or Questions — 1-800-964-4622 or www.gmacmortgage.com

Our automated telephone service will help you get fast and confidential answers to questions. Be sure to have your account number and social security number available for identification. You can call 24 hours a day, 7 days a week. Representatives are available from 6:00 a.m.-10:00 p.m. CT Monday-Friday, and 8:00 a.m.-2:00 p.m. CT Saturday.

Special Number for the Hearing Impaired: 1-800-395-9228

Inquiries — General inquiries/correspondence should be mailed separately from your account payments.

Supplemental Tax Bills — If you receive a supplemental or interim bill from the tax collector and would like the bill paid from escrow, promptly forward the bill to the address listed below prior to the delinquency date.

General Inquiries

GMAC Mortgage
 Attn: Customer Care
 P.O. Box 4622
 Waterloo, IA 50704-4622

Insurance Policies/Bills

GMAC Mortgage
 P.O. Box 4025
 Coraopolis, PA 15108-6942
 1-800-256-9962

Tax Bills

GMAC Mortgage
 Attn: Tax Dept.
 P.O. Box 961219
 Ft. Worth, TX 76161-0219

Tax Bills in PA

GMAC Mortgage
 Attn: Tax Dept.
 P.O. Box 961241
 Ft. Worth, TX 76161-0241

Qualified Written Request — Under the Real Estate Settlement Procedures Act, a qualified written request is a written correspondence, other than notice on your payment coupon or other payment medium supplied by us, regarding the servicing of your loan which includes your name, account number, and your reasons for the request. Any qualified written request you wish to submit must be sent to: GMAC Mortgage, Attn: Customer Care, PO Box 1330, Waterloo, IA 50704-1330.

Important Information

Electronic Debt — When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic funds transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic funds transfer, funds may be withdrawn from your account as soon as the same day your payment is received, and you will not receive your check back from your financial institution.

Important Notice — GMAC Mortgage may assess a returned check fee consistent with the laws of your state and your mortgage contract on all checks returned unpaid by your financial institution. Additionally, GMAC Mortgage may be attempting to collect a debt and any information obtained will be used for that purpose. GMAC Mortgage may charge a fee for processing payoff requests.

Important Credit Reporting Notification — We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

Your Privacy — You will receive a copy of the GMAC Mortgage Privacy Notice annually. Should you wish to obtain an additional copy, please write to us at GMAC Mortgage, Voice of the Customer, 100 Witmer Rd., Horsham, PA 19044-1467.

Partial Payments — Partial payment funds, if not specified, will be posted to outstanding fees, escrow shortages or as a principal reduction in accordance with the terms of your Note.

Optional Product Information — Failure to pay a monthly charge for an Optional Product billed under "Add'l Product" will not cause your mortgage account to be in default. Please call 1-800-766-4622 if you have any questions or if you want to cancel your Optional Product enrollment.

